

IN THE UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF PENNSYLVANIA

IN RE:

TIMOTHY M. ZEFFE
DARLA S. ZEFFE
Debtor(s)

Ronda J. Winnecour
Chapter 13 Trustee,
Movant
vs.
No Respondents.

Case No.:18-21707 JAD

Chapter 13

Document No.:

**CHAPTER 13 TRUSTEE'S MOTION FOR DISCHARGE OF DEBTOR
AND APPROVAL OF TRUSTEE'S REPORT OF RECEIPTS AND DISBURSEMENTS**

Ronda J. Winnecour, Chapter 13 Trustee, respectfully represents the following:

1. The plan was confirmed in this Chapter 13 case, and the undersigned served as Trustee.
2. The Trustee has examined the terms of the confirmed Chapter 13 plan, the history of payments to creditors and the claims filed in this Chapter 13 case. The Trustee now recommends that the Court treat this Chapter 13 case as complete.
3. Attached hereto, please find the **Trustee's Report of Receipts and Disbursements** in this case.
4. After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee's office will file **UST FORM 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account** (the "Final Report"). Upon submission of the Final Report, the Trustee asks the Court to discharge her from her duties in this case and close this case.

Wherefore, the Trustee requests that the Court,

1. Grant the Debtor(s) a discharge pursuant to Section 1328(a) of the Bankruptcy Code,
2. Approve the Trustee's Report of Receipts and Disbursements,
3. Terminate wage attachments,
4. Revest property of the estate in the debtor(s), and
5. Enter a final decree and close this case.

March 25, 2022

/s/ Ronda J. Winnecour

RONDA J WINNECOUR PA ID #30399
CHAPTER 13 TRUSTEE WD PA
600 GRANT STREET
SUITE 3250 US STEEL TWR
PITTSBURGH, PA 15219
(412) 471-5566
cmecf@chapter13trusteewdpa.com

TRUSTEE'S REPORT OF RECEIPTS AND DISBURSEMENTS

Ronda J. Winnecour, Trustee for the above case, submits the following report pursuant to 11 USC 1302 (b) (1).

1. The case was filed on 04/30/2018 and confirmed on 6/19/18 . The case was subsequently Completed After Confirmation

2. The Trustee made the following disbursements.

Total Receipts		111,964.00
Less Refunds to Debtor	7,060.87	
TOTAL AMOUNT OF PLAN FUND		104,903.13

Administrative Fees		
Filing Fee	0.00	
Notice Fee	0.00	
Attorney Fee	3,400.00	
Trustee Fee	5,269.60	
Court Ordered Automotive Insurance	0.00	
TOTAL ADMINISTRATIVE FEES		8,669.60

Creditor Type	Creditor Name	Claim Amount	Prin Paid	Int Paid	Total Paid
Secured					
	UNITED BANK Acct: 0896	0.00	10,800.00	0.00	10,800.00
	PNC BANK NA Acct: 7889	16,324.29	16,324.29	1,875.81	18,200.10
					29,000.10

Priority					
	CHRISTOPHER M FRYE ESQ Acct:	0.00	0.00	0.00	0.00
	TIMOTHY M. ZEFFE Acct:	0.00	0.00	0.00	0.00
	TIMOTHY M. ZEFFE Acct:	7,060.87	7,060.87	0.00	0.00
	STEIDL & STEINBERG Acct:	3,400.00	3,400.00	0.00	0.00
	*** N O N E ***				

Unsecured					
	AMERIFIRST HOME IMPROVEMENT FINAI Acct: 9788	11,154.85	11,154.85	0.00	11,154.85
	CHASE(*) Acct: 4909	0.00	0.00	0.00	0.00
	CHASE(*) Acct: 6087	0.00	0.00	0.00	0.00
	CITIBANK NA(*)++ Acct: 4286	0.00	0.00	0.00	0.00
	DISCOVER BANK(*) Acct: 9244	12,197.88	12,197.88	0.00	12,197.88
	DISCOVER PERSONAL LOANS** Acct: 3477	13,718.68	13,718.68	0.00	13,718.68
	JCPENNEY Acct: 4845	0.00	0.00	0.00	0.00
	LOWES++ Acct: 3921	0.00	0.00	0.00	0.00
	DEPARTMENT STORES NATIONAL BANK	587.42	587.42	0.00	587.42

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Creditor Type	Creditor Name	Claim Amount	Prin Paid	Int Paid	Total Paid
Unsecured					
	Acct: 3850				
	PNC BANK NA	4,997.18	4,997.18	0.00	4,997.18
	Acct: 5851				
	PNC BANK NA	12,705.73	12,705.73	0.00	12,705.73
	Acct: 5964				
	SEARS/CITI CARD USA*++	0.00	0.00	0.00	0.00
	Acct: 6094				
	SPRUCE LENDING++	0.00	0.00	0.00	0.00
	Acct: 5974				
	PORTFOLIO RECOVERY ASSOCIATES, LL	11,871.69	11,871.69	0.00	11,871.69
	Acct: 7903				
	DEPARTMENT STORES NATIONAL BANK	0.00	0.00	0.00	0.00
	Acct: 3850				
	SYNCHRONY BANK	0.00	0.00	0.00	0.00
	Acct: 3921				
	PEOPLES NATURAL GAS CO LLC*	0.00	0.00	0.00	0.00
	Acct:				
					67,233.43
TOTAL PAID TO CREDITORS					96,233.53

TOTAL CLAIMED
PRIORITY 0.00
SECURED 16,324.29
UNSECURED 67,233.43

Date: 03/25/2022

/s/ Ronda J. Winnecour

RONDA J WINNECOUR PA ID #30399
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DARLA S. ZEFFE
Debtor(s)

Ronda J. Winnecour
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No Repondents.

Case No.:18-21707 JAD

Chapter 13

Document No.:

ORDER OF COURT

AND NOW, this _____ day of _____, 20____, upon consideration of the **Chapter 13 Trustee's Motion for Discharge of Debtor and Approval of Trustee's Report of Receipts and Disbursements**, and following notice to the creditors and an opportunity to be heard, it is hereby **ORDERED, ADJUDGED** and **DECREEED**, as follows:

(1). This Court finds that the Chapter 13 plan, as supplemented by any and all amendments, has been fully and finally completed.

(2). The debtor(s) is/are entitled to and shall receive a discharge in this case pursuant to Section 1328(a) of the Bankruptcy Code.

(3). To the extent not previously terminated, the wage attachment(s) issued in this case is/are immediately terminated and the debtor(s) shall serve a copy of this order on any affected employer(s).

(4). Property of the estate hereby reverts in the debtor(s). This reversion of property is free and clear of any and all claims or interests except as otherwise treated in the plan or in the Order confirming the Plan. All restrictions of the debtor(s)' use of the property of the estate is hereby terminated.

(5). Each and every creditor is bound by the provisions of the completed plan, whether or not the claim of such creditor is provided for in the Plan, and whether or not such creditor has objected to, has accepted or rejected the plan. All mortgage and other secured debts provided for by the Plan are hereby found to be cured of any and all monetary defaults as of the payment date for which the Trustee last made a distribution, and no additional interest, late fees or penalties may be assessed for time periods or payments due prior to that date.

(6). After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee shall file UST Form 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account (the "Final Report"). Upon submission of the Final Report, the Trustee is discharged from her duties in this case and the case will be closed.

BY THE COURT:

U.S. BANKRUPTCY JUDGE

In re:
Timothy M. Zeffe
Darla S. Zeffe
Debtors

Case No. 18-21707-JAD
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-2
Date Rcvd: Mar 30, 2022

User: auto
Form ID: pdf900

Page 1 of 3
Total Noticed: 27

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Apr 01, 2022:

Recip ID	Recipient Name and Address
db/jdb	+ Timothy M. Zeffe, Darla S. Zeffe, 709 Henry Street, Belle Vernon, PA 15012-1516
14823608	+ Amerifirst Finance, Po Box 2040, Omaha, NE 68103-2040
14823612	+ Discover Card, Po Box 742655, Cincinnati, OH 45274-2655
14823617	PNC Bank NA, PO Box 747032, Pittsburgh, PA 15274-7032
14823618	+ PNC Overdraft Loan, Po Box 747032, Pittsburgh, PA 15274-7032
14823619	+ PNC Visa Credit Card, PO Box 747032, Pittsburgh, PA 15274-7032
14823621	+ Spruce Lending, Inc., Po Box 9207, Old Bethpage, NY 11804-9007
14823623	+ United Bank, PO Box 2373, Charleston, WV 25328-2373

TOTAL: 8

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
cr	+ Email/Text: bnc-quantum@quantum3group.com	Mar 30 2022 23:35:00	Department Store National Bank, PO Box 657, Kirkland, WA 98083-0657
cr	+ Email/Text: ebnpeoples@grblaw.com	Mar 30 2022 23:35:00	Peoples Natural Gas Company LLC, c/o S. James Wallace, P.C., 845 N. Lincoln Ave., Pittsburgh, PA 15233-1828
14876875	Email/Text: bnc@trustamerifirst.com	Mar 30 2022 23:35:00	AmeriFirst Home Improvement Finance, 11171 Mill Valley Road, Omaha, NE 68154
14823611	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Mar 30 2022 23:44:19	Citicard, Po Box 9001037, Louisville, KY 40290-1037
14868764	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Mar 30 2022 23:44:19	Department Stores National Bank, Citibank, N.A., 701 East 60th Street North, Sioux Falls, SD 57117
14823616	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Mar 30 2022 23:44:19	Macy's Card, Po Box 9001094, Louisville, KY 40290
14983443	Email/Text: bnc-quantum@quantum3group.com	Mar 30 2022 23:35:00	Department Stores National Bank, c/o Quantum3 Group LLC, PO Box 657, Kirkland, WA 98083-0657
14831927	Email/Text: mrdiscen@discover.com	Mar 30 2022 23:35:00	Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
14823613	+ Email/Text: dplbk@discover.com	Mar 30 2022 23:36:00	Discover Personal Loan, Po Box 6105, Carol Stream, IL 60197-6105
14829237	+ Email/Text: dplbk@discover.com	Mar 30 2022 23:36:00	Discover Personal Loans, PO Box 30954, Salt Lake City, UT 84130-0954
14823614	+ Email/PDF: gecsed@recoverycorp.com	Mar 30 2022 23:34:02	JC Penney, Po Box 965009, Orlando, FL 32896-5009
14823610	Email/PDF: ais.chase.ebn@aisinfo.com	Mar 30 2022 23:33:35	Chase Credit Card/Amazon, Po Box 94014,

District/off: 0315-2

User: auto

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Total Noticed: 27

14823609	Email/PDF: ais.chase.ebn@aisinfo.com	Mar 30 2022 23:33:35	Palatine, IL 60094 Chase Credit Card, Po Box 94014, Palatine, IL 60094
14823615	+ Email/PDF: gecsedl@recoverycorp.com	Mar 30 2022 23:33:36	Lowes Credit Card, Po Box 530914, Atlanta, GA 30353-0914
14878273	Email/Text: Bankruptcy.Notices@pnc.com	Mar 30 2022 23:35:00	PNC Bank, N.A., PO Box 94982, Cleveland, OH 44101
14875849	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Mar 30 2022 23:44:19	Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541
14824635	+ Email/PDF: rmscedl@recoverycorp.com	Mar 30 2022 23:34:02	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
14823620	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Mar 30 2022 23:44:19	Sears Credit Card, Po Box 9001055, Louisville, KY 40290-1055
14823622	+ Email/PDF: gecsedl@recoverycorp.com	Mar 30 2022 23:33:53	Synchrony Financial, Po Box 960061, Orlando, FL 32896-0061

TOTAL: 19

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		PNC Bank National Association
cr	*+	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
14918502	*P++	PNC BANK RETAIL LENDING, P O BOX 94982, CLEVELAND OH 44101-4982, address filed with court., PNC Bank, N.A., P.O. Box 94982, Cleveland, Oh 44101

TOTAL: 1 Undeliverable, 2 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Apr 01, 2022

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on March 25, 2022 at the address(es) listed below:

Name	Email Address
Brian Nicholas	on behalf of Creditor PNC Bank National Association bnicholas@kmlawgroup.com
Christopher M. Frye	on behalf of Joint Debtor Darla S. Zeffe chris.frye@steidl-steinberg.com julie.steidl@steidl-steinberg.com;todd@steidl-steinberg.com;leslie.nebel@steidl-steinberg.com;r53037@notify.bestcase.com;rlager@steidl-steinberg.com;jseech@steidl-steinberg.com
Christopher M. Frye	on behalf of Debtor Timothy M. Zeffe chris.frye@steidl-steinberg.com julie.steidl@steidl-steinberg.com;todd@steidl-steinberg.com;leslie.nebel@steidl-steinberg.com;r53037@notify.bestcase.com;rlager

District/off: 0315-2

User: auto

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er@steidl-steinberg.com;jseech@steidl-steinberg.com

Maria T. Capiral

on behalf of Creditor Department Store National Bank bk.mail@quantum3group.com

Office of the United States Trustee

ustpregion03.pi.ecf@usdoj.gov

Ronda J. Winnecour

cmecf@chapter13trusteewdpa.com

S. James Wallace

on behalf of Creditor Peoples Natural Gas Company LLC ecfpeoples@grblaw.com PNGbankruptcy@peoples-gas.com

TOTAL: 7